Case 09-18320 Doc 1 Filed 05/20/09 Entered 05/20/09 17:21:34 Desc Main

Page 1 of 33 Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Spriggs, Thomas All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9023 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 3 E Fernwood Dr Bolingbrook IL ZIPCODE ZIPCODE 60440 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Wi11 Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001- \boxtimes 1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets S0 to \$100,001 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 to \$10 to \$500 to \$1 billion \$1 billion to \$1 to \$50 to \$100 million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$1 billion \$1 billion million million million million million

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DOCUIT	+	TORNI DI, i age 2
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Thomas Sprigg	rs
All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two,	attach additional sheet)
Location Where Filed:	Case Number:	Date Filed:
Nth Dist IL(Ch 7)	05B49636	10/12/05
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If n	nore than one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
NONE	D 1 / 1	
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)	I, the attorney for the petition have informed the petitioner or 13 of title 11, United State	Exhibit B To be completed if debtor is an individual hose debts are primarily consumer debts) her named in the foregoing petition, declare that I that [he or she] may proceed under chapter 7, 11, 12 as Code, and have explained the relief available under certify that I have delivered to the debtor the notice b).
Exhibit A is attached and made a part of this petition	X	05/20/2000
	Signature of Attorney for De	05/20/2009 btor(s) Date
	Exhibit C	· · · · · · · · · · · · · · · · · · ·
	part of this petition. and made a part of this petition. Regarding the Debtor - Venue k any applicable box) siness, or principal assets in this I han in any other District. or partnership pending in this D business or principal assets in the nt in an action proceeding [in a f	e District for 180 days immediately istrict. United States in this District, or has no
Certification by a Debtor Who		ential Property
	applicable boxes.)	
	(Name of landlord th	at obtained judgment)
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due	during the 30-day
☐ Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(l)).	

Case 09-18320 Doc 1 Filed 05/20/09 Entered 05/20/09 17:21:34 Desc Main Official Form 1 (1/08) Document Page 3 of 33 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Thomas Spriggs **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 05/20/2009 (Date) 05/20/2009 Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Richard S. Bass 6189009 and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by Printed Name of Attorney for Debtor(s) Law Office of Richard S. Bass, LTD. bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 2021 Midwest Road 19 is attached. 60521 Oak Brook IL Printed Name and title, if any, of Bankruptcy Petition Preparer 630-953-8655 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, 05/20/2009 responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. Title of Authorized Individual

05/20/2009

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by \$ 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, of partner of the bankruptcy petition preparer.) (Require		
	by 11 U.S.C. § 110.		
X	5, 11 6.2.6. 3 110.	,	
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
· ·	te of the Debtor		
I (We), the debtor(s), affirm that I (we) have received an	d read this notice.		
	X		
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X		
	Signature of Joint Debtor (if	any) Date	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Thomas	s Spriggs		Case No. Chapter	
		Debtor(s)	_	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check the til live statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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☐ [Must be accomp	panied by a motion for determination for determination in the part of the part	rmination by the din 11 U.S. alizing and min 11 U.S.C pate in a creater	the court.] C. § 109 (h)(4) as impaire aking rational decisions w C. § 109 (h)(4) as physical dit counseling briefing in p	the of: [Check the applicable statement] Indicate the deficion of the deficient of th	r
of 11 U.S.C. §	5. The United States truste 109(h) does not apply in thi	•	tcy administrator has dete	rmined that the credit counseling requiremen	ıt
I certify	under penalty of perjury	that the info	ormation provided abov	e is true and correct.	
Signature of De	ebtor:				
Date: 05/2	0/2009				

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In re	Thomas Spriggs		 Case No.	
		Debtor(s)		(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife Joint Community	J Secured Claim or	Amount of Secured Claim
None	,		None

No continuation sheets attached

0.00

TOTAL \$

(Report also on Summary of Schedules.)

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In re Thomas Spriggs			Case No		
		Debtor(s)	,	_	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest.
	o n e			eW ntJ	in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash Location: In debtor's possession			\$ 100.00
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Checking: Citibank Location: In debtor's possession			\$ 200.00
Security deposits with public utilities, telephone companies, landlords, and others. Household goods and furnishings,	X	Misc used household goods and furnishings			\$ 1,000.00
including audio, video, and computer equipment.		Location: In debtor's possession			<i>ϕ</i> 1,000.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 		Misc used personal items, books and pictur Location: In debtor's possession	res		\$ 200.00
6. Wearing apparel.		Misc used personal clothing Location: In debtor's possession			\$ 500.00
7. Furs and jewelry.	x				
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such	X				

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 Разветов (Образование)
 Разветов (Образова

In re Thomas Spriggs	. Case No.	
Debtor(s)		(if known

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sneet)		
Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n	J	andH VifeW ointJ	in Property Without
	е	Commu	nityC	Exemption
interest(s). 11 U.S.C. 521(c).)				
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		2005 Pontiac Grand Prix Location: In debtor's possession		\$ 5,650.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	X			

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In re Thomas Spriggs	. Case No.	
Debtor(s)		(if known

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Greet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n		Husband- Wife- Joint	W J	in Property Without Deducting any Secured Claim or Exemption
	е	Con	mmunity-	С	Exemption
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

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In re	
Thomas Spriggs	Case No.
Debtor(s)	(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☑ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00
Checking: Citibank	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Misc used household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Misc used personal items, books and pictures	735 ILCS 5/12-1001(a)	\$ 200.00	\$ 200.00
Misc used personal clothing	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
2005 Pontiac Grand Prix	735 ILCS 5/12-1001(c)	\$ 2,400.00	\$ 5,650.00

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In re Thomas Spriggs		,	Case No.	
·	Debtor(s)			(if known

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

B6D (Official Form 6D) (12/07)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Lien, and D	as Incurred, Nature Description and Market Perty Subject to Lien	Contingent	Unliquidated	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 7187		2009				\$ 12,000.00	\$ 6,350.00
Creditor # : 1 Greater Suburban Acceptance Attn: Bankruptcy Dept PO Box 369 Downers Grove IL 60515		2005 Por	e Money Security Itiac Grand Prix PAID PLAN Acct: 50-507187	_			
Account No:		Value:					
Account No:		Value:					
No continuation sheets attached		<u> </u>	Su (Total o		tal \$,,	\$ 6,350.00
			(Use only or	T	otal S	\$ 12,000.00	

Statistical Summary of

Certain Liabilities and Related Data)

Schedules.)

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In re Thomas Spriggs Case No.

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the

mari	opriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box I	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to rity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts or this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re Thomas Spriggs	,	Case No.	
De	ebtor(s)	·	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2646 Creditor # : 1 Aegis Receivables Management RE: HSBC PO BOX 3458 San Rafael CA 94912-3458		2003-2009 Collection				\$ 584.43
Account No: 5037 Creditor # : 2 Ameren CIPS Attn: Collections PO BOX 66875 Saint Louis MO 63166		2003-2009 Utility Bills				\$ 1,059.77
Account No: 8958 Creditor # : 3 BYL Collection Services, LLC RE: Village @ Colbert Park 301 Lacy St West Chester PA 19382		2003-2009 Collection				\$ 2,500.00
Account No: 5986 Creditor # : 4 GC Service Limited Partnership RE: Illinois Tollway 6330 Gulfton Houston TX 77081		2003-2009 Notice to Collector				\$ 0.00
3 continuation sheets attached		'	Subt	ota Tota	•	\$ 4,144.20

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas Spriggs	,	Case No.	
	Debtor(s)		_	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	ō		and Consideration for Claim.	¥	ted		
And Account Number	o-Debtor		If Claim is Subject to Setoff, so State.	nger	nida	ted	
(See instructions above.)	Co-I	W J	Husband Wife oint	Contingent	Unlia	Disputed	
Account No: 7455		U	Community 2003-2009				\$ 0.00
Creditor # : 5 GC Service Limited Partnership RE: Illinois Tollway 6330 Gulfton Houston TX 77081			Notice to Collector				
Account No: 0112			2003-2009				\$ 0.00
Creditor # : 6 GC Service Limited Partnership RE: Illinois Tollway 6330 Gulfton Houston TX 77081			Notice to Collector				
Account No: 2728			2003-2009				\$ 0.00
Creditor # : 7 GC Service Limited Partnership RE: Illinois Tollway 6330 Gulfton Houston TX 77081			Notice to Collector				
Account No: 9288			2003-2009				\$ 0.00
Creditor # : 8 Illinois Secretary of State Safety Responsibility Dept 2701 S. Dirksen Pkwy Springfield IL 62723			Notice				
Account No: 9288			2003-2009				\$ 854.50
Creditor # : 9 Illinois Tollway Authority Attn Collection-Legal Dept 135 S. LaSalle St. Dept 8021 Chicago IL 60674-8021			Traffic Violation				
Account No:			2003-2009				\$ 1,000.00
Creditor # : 10 Joliet Junior College Attn: Collections 1215 Houbolt Rd Joliet IL 60431			Tuition				
Sheet No. 1 of 3 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Summ and, if applicable, on the Statistical Summary of Certain Liabilities a	ary of S	Tot	al \$	\$ 1,854.50

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In re Thomas Spriggs	, Case	No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community		Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0005 Creditor # : 11 PayDay Loan Store of II, Inc. Attn: Collection-Legal Dept 346 Bolingbrook Commons Bolingbrook IL 60440			2003-2009 Loan					\$ 1,244.39
Account No: 0004 Creditor # : 12 PayDay Loan Store of II, Inc. Attn: Collection-Legal Dept 346 Bolingbrook Commons Bolingbrook IL 60440			2003-2009 Loan					\$ 433.39
Account No: 0006 Creditor # : 13 PayDay Loan Store of II, Inc. Attn: Collection-Legal Dept 346 Bolingbrook Commons Bolingbrook IL 60440			2003-2009 Loan					\$ 1,317.24
Account No: 2818 Creditor # : 14 Receivables Performance Mgt RE: Sprint PCS 20816 44th Ave W Lynnwood WA 98036			2003-2009 Collection					\$ 422.25
Account No: 0517 Creditor # : 15 Short Term Loans, L.L.C. Attn: Collection-Legal Dept 1202-H W. 75th St Downers Grove IL 60559			2003-2009 Loan					\$ 401.41
Account No: Creditor # : 16 Tepper, Mann & Ingersoll P.C. RE: Urbana Associates LLC 507 S. Broadway Ave Urbana IL 61803-0548			2007 Notice to Attorney Case No 07 LM 691					\$ 1,500.00
Sheet No. 2 of 3 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched	to Sc	chedule of (Use only on last page of the completed Schedule F. Report also on S and, if applicable, on the Statistical Summary of Certain Liabilit	ummary (of Sc		al \$	\$ 5,318.68

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In re_Thomas Spriggs	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor		Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint	Contingent	Unliquidated	Disputed	Amount of Claim
Assessment New 2000			Community			1 1	¢ 515 00
Account No: 2989 Creditor # : 17 The Cash Store Attn: Collection Dept 1701 N. Larkin Ave #901 Crest Hill IL 60403			2009 loan				\$ 515.00
Account No: 9023 Creditor # : 18 U.S. Dept of Education Attn Bankruptcy Dept PO Box 530260 Atlanta GA 30353-0139			2000 Student Loan				\$ 12,142.00
Account No: 3603 Creditor # : 19 Village of Bolingbrook Attn: Parking Violations 375 W. Briarcliff Road Bolingbrook IL 60440			2003-2009 Parking Violations				\$ 75.00
Account No: 1270 Creditor # : 20 Village of Forest Park RE: Collections 517 S. DesPlaines Forest Park IL 60130			2003-2009 Parking Violations				\$ 150.00
Account No:							
Account No:							
Sheet No. 3 of 3 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Sum)		Tot	al \$	\$ 12,882.00 \$ 24,199.38

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nre Thomas Spriggs	/ Debtor	Case No.	
		_	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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Thomas Spriggs	_/ Debtor	Case No.	
		_	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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n re Thomas Spriggs	Case No.
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

form may differ from the cu	urrent monthly income calculated on Form 22A, 22B, or 22C.				
Debtor's Marital	DEPENDENTS OF D	EBTOR AND S	SPOUSE		
Status:	RELATIONSHIP(S):		AGE(S):		
Single					
ENADL OVANENT:	DEDTOR		000	LIOE	
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Front Desk Agent				
Name of Employer	DoubleTree Hotel				
How Long Employed	11 mos				
Address of Employer	2111 Butterfield Rd				
	Downers Grove IL 60515				
•	age or projected monthly income at time case filed)	_	DEBTOR	SPOUSE	
 Monthly gross wages, sal Estimate monthly overtime 	lary, and commissions (Prorate if not paid monthly)	\$ \$	1,625.00 0.00	1	0.00 0.00
3. SUBTOTAL		\$	1,625.00		0.00
4. LESS PAYROLL DEDUC		<u> </u>	<u> </u>	•	
a. Payroll taxes and socb. Insurance	cial security	\$ \$	179.83 0.00	T	0.00 0.00
c. Union dues		\$	0.00	*	0.00
d. Other (Specify):		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROL	LL DEDUCTIONS	\$	179.83	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,445.17	\$	0.00
	eration of business or profession or farm (attach detailed statement)	\$	0.00		0.00
 Income from real property Interest and dividends 	у	\$ \$	0.00 0.00	*	0.00 0.00
	or support payments payable to the debtor for the debtor's use or that	\$	0.00	*	0.00
of dependents listed above. 11. Social security or govern					
(Specify):	mich assistance	\$	0.00	\$	0.00
12. Pension or retirement in	ncome	\$	0.00	\$	0.00
 Other monthly income (Specify): 		\$	0.00	\$	0.00
(Ψ		•	
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00		0.00
15. AVERAGE MONTHLY I	INCOME (Add amounts shown on lines 6 and 14)	\$	1,445.17	\$	0.00
	MONTHLY INCOME: (Combine column totals		\$	1,445.17	
from line 15; if there is or	nly one debtor repeat total reported on line 15)		ort also on Summary of So		
		Stat	tistical Summary of Certair	n Liabilities and Relat	ted Data)
17 Describe any increas	se or decrease in income reasonably anticipated to occur within the year	following the fi	ling of this document:		
17. Describe any moreas	e of decrease in income reasonably anticipated to occur within the year	Tollowing the II	ing or this document.		
•					

In re	Thomas Spriggs	, Case No.	
	Debtor(s)	,	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi -weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No No		
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other cell phone	\$	80.00
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	70.00
Laundry and dry cleaning	\$	10.00
	\$	10.00
Medical and dental expenses Transportation (not including car payments)	\$	140.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	85.00
10. Charitable contributions		0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
	1	0.00
		125.00
d. Auto	\$	0.00
e. Other	\$ \$	0.00
Other	Ф	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other: Auto upkeep & repair	\$	50.00
c. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: Personal care items & grooming	\$	25.00
Other: Newspapers, subscription misc	\$	
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	1,015.00
	Ψ	
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	1,445.17
b. Average monthly expenses from Line 18 above	\$	1,015.00
c. Monthly net income (a. minus b.)	\$	430.17
	-	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>Thomas Sprig</i> e	gs — — — — — — — — — — — — — — — — — — —	Case No.	
		Chapter	13
	/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS		LIABILITIES	OTHER
A-Real Property	Yes	1	\$	0.00		
B-Personal Property	Yes	3	\$	7,650.00		
C-Property Claimed as Exempt	Yes	1				
D-Creditors Holding Secured Claims	Yes	1			\$ 12,000.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4			\$ 24,199.38	
G-Executory Contracts and Unexpired Leases	Yes	1				
H-Codebtors	Yes	1				
I-Current Income of Individual Debtor(s)	Yes	1				\$ 1,445.17
J-Current Expenditures of Individual Debtor(s)	Yes	1				\$ 1,015.00
ТОТ	AL	15	\$	7,650.00	\$ 36,199.38	

Document

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Thomas	Spriggs		Case No.			
			Chapter 13			
		/ Debtor				

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 12,142.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 12,142.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,445.17
Average Expenses (from Schedule J, Line 18)	\$ 1,015.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 1,736.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 6,350.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 24,199.38
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 30,549.38

36 Declaration (Official PSP 0-be-laration) (12/07) OC 1	Filed 05/20/09	Entered 05/20/09 17:21:34	Desc Main
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Case No. __ In re <u>Thomas Spriggs</u> (if known) Debtor

DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR							
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of correct to the best of my knowledge, information and belief.								
Date:	5/20/2009	Signature						
		[If joint case, both spouses must sign.]						

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Document Page 26 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Thomas Spriggs Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007 (m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$6,635.08 Wages from employment 2009

Last Year: \$12,000.00 Same 2008
Year before: \$0.00 Same 2007

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

X

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

spouses are sep

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

Judgment

Urbana Associates vs. Thomas Spriggs

07 LM 691

Eviction

Sixth Judicial Circuit of Illinois Champaign County

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filling under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filled, unless the spouses are separated and a joint petition is not filled.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

None

 \boxtimes

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

None	b. Identify any business listed in response	e to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.			
[If comp	eleted by an individual or individual and	spouse]			
I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.					
Г	Date 05/20/2009	Signature of Debtor			
Г	Date	Signature of Joint Debtor (if any)			

Rule 2016(b) (8) (a) See 09-18320 Doc 1 Filed 05/20/09 Entered 05/20/09 17:21:34 Desc Main Document Page 31 of 33

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	Thomas	Sprig	gs				Case No.	
1116							Chapter	13
						/ Debtor		
	Attorney for	Debtor:	Richard S.	Bass		-		

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned,	pursuant to	Rule 2016(b)	Bankruptcy	Rules	states that
THE UNIQUISIGNED,	pursuant to	1 \uic 20 10(b),	Dariniapicy	i tuico,	states triat

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 a) For legal services rendered or to be rendered in contemplation of and in
- 3. \$ 274.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 05/20/2009 Respectfully submitted,

Attorney for Petitioner: Richard S. Bass

Law Office of Richard S. Bass, LTD. 2021 Midwest Road Oak Brook IL 60521

630-953-8655

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

					Chapter	13
				/ Debtor		
Attorney for Debtor:	Richard S. Ba	iss				
	<u>VE</u>	ERIFICATION C	F CREDITO	OR MATRIX		
The a	bove named Debt	or(s) hereby verify	that the attacl	hed list of cred	itors is tru	e and correct to the
est of our knowl	edge.					
: 05/20/2009						

Debtor

In re Thomas Spriggs

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